

Transcript: Estefania

Acevedo-5951190377381888-4522119701413888

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? I need to set up , um, signing up for benefits. Okay. What staff and agency do you work for? MAU. And then, what are the last four of your social? 2108. Thank you. For security purposes, do you mind, um, verifying your first and last name for me? Jamie Mitchell. I'm sorry. You said 2108 for your social? Yes, ma'am. Or... Okay. Thank you. 2108. Okay. And then, could you please verify your address and your date of birth for me? 174 Dusty Lane, Ashland, Alabama 36312. And my date of birth is 09/01/'81. Is your phone number three- still 334-796-2514? Yes, ma'am. And then, I have your first name, last name, 4210@gmail.com as your email file. Is that still up to date? Yes, ma'am. Did you want me to go ahead and send you the benefit guide to your email file? So what that guide has is all the plans that they offer, as well as the prices for those plans. Sure. Uh, I would... That, that... That would be great. And how long do I have to actually sign up? Okay. Yeah, I can check that for you. Um, I was gonna tell you that if you wish, I can explain the plans to you as well. Oh, definitely. Okay. So you have till December 26th to enroll. Okay. So they give you 30 days from the day that you receive your first check to be eligible to enroll. Um, and it looks like the 26th would be the last day that you have- Okay. ... to give us a call and actually enroll. But I'm gonna go ahead and send you that benefit guide. And if you want, I can go over the plans with you. That, that'll be fine. Okay. Give me one second. I'm sending that right now. Okay. I went ahead and sent you that to your email. Do you mind verifying that you have received it? I sure will. Give me just a second. It should come from my email that says info@benefitsinacard.com. Yes, ma'am. I did receive it. Okay. So when you open that PDF, it's gonna show you all the plans that they offer. So the first plan that I'm gonna go over is only a preventative plan. It's only gonna cover, like, one physical visit a year, some vaccinations, some STD screenings, some STD s- some STD and, um, even counseling screenings. It's only for preventative services though, so it's not gonna cover any doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. This plan is called the MUC Stay Healthy, so it's only for preventative care. It does require you to stay within the network and only use their preferred providers. But it does include pre- preventative prescription benefits through Alexar. And it includes something called Walmart Health Virtual Care, which gives you medical assistance with medical providers virtually. However, like I said earlier, this plan is only for preventative services and would only cover, like, some cancer screenings, some STD screenings, some vaccinations, and, like, your annuals, but it's only for preventative services. If you were to get this plan for employee only, you would be paying a weekly deduction from your paycheck of \$10.27 for the employee-only plan. They also offer two other medical plans. These are called the Ensure Plus and the Ensure Plus Enhanced. These are the plans that will cover your

doctor visits if you were to get sick, your hospital visits if you were to get injured, urgent care, emergency room, and even surgeries. However, these two plans don't cover any preventative care, so it's vice versa. Um, with these two plans also, you're not required to just stay within the network. You can use providers outside of the network or in the network to receive coverage. They also include prescription benefits but through Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medications. And for the non-generic, they offer some type of a discount. These two plans also include the Walmart Health Virtual Care, which provides medical assistance with medical providers virtually. The main difference between these two plans is that out of the Ensure Plus and the Ensure Plus Enhanced, the Ensure Plus Enhanced would pay a greater dollar amount towards whatever service you go for. So for example, if you were to go for a daily..... hospital confinement, the Ensure Plus would pay a flat fee of \$50 per day, while the Ensure Plus Enhanced would cover \$100 per day. For intensive care, the Ensure Plus would cover \$200 per day, while the Ensure Plus Enhanced would cover \$4,000 per day. For annual first occurrence in hospital, the Ensure Plus would cover \$500, while the Ensure Plus Enhanced would cover \$1,500. For surgical, the Ensure Plus would cover up to \$1,000 based on surgical schedule, and the Ensure Plus Enhanced would pay up to \$2,000 based on surgical schedule. Everything after that, it stays the same. Anesthesia benefit stays the same, outpatient visits, diagnostic testing, wellness exams, hospital emergency, physician office, emergent dental work, hospital admission, all those areas stay the same. However, in four areas, the Ensure Plus Enhanced does pay a little bit more towards that service. So if you were to select between these two En- Ensure Plus, for the Ensure Plus basic, it would be a weekly deduction of \$17.39. And then for the Ensure Plus Enhanced for the plan for employee, it would be a weekly deduction of \$24.69. There is a fourth medical plan also, this one's called the NEC Enhanced. This is the one that offers both your preventative care benefit as well as your hospital indemnity. So this one would cover both areas, like one physical visit a year, some vaccines, cancer, STD screenings, and it would also cover visits for doctor visits if you were to get sick, hospital visits, urgent care, emergency room, surgery. So this one combines those benefits, but requires you to pay co-pays. In the area of primary care, you would be limited to four visits annually per person or 10 per family, and the co-pay in that area would be of \$10. For specialty care visits, you would be limited to four visits annually per person or 10 per family, and the co-pay in that area is of \$50. For urgent care visits, you're limited to four visits annually per person or 10 per family, and the co-pay in that area is \$60. You have pre-prescription benefits through Alexar and through Pharmaville, but with your preventative prescriptions you would be required a co-payment. So for the pharmacy option for the NEC Enhanced, you would have a 30-day supply and a \$5 co-payment is required. For the mail order option, you would have an 8-day supply and a \$15 co-payment would be required. You also have prescription benefits through Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medication and for the non-generic they offer a discount. This plan also includes the Walmart Health virtual care, and it covers flat fees in the area of hospital admission, hospital confinement, surgery and hospital, medical imaging, advanced study. If you were to select the NEC Enhanced for employee only, that would be a weekly deduction of \$24.89. So those are the four plans, medical plans that they offer. So the first one is the basic one, which is the Stay Healthy NEC, which is only for preventative services. Then there's the two Ensure plans, which is the Ensure Plus and the Ensure Plus Enhanced, which are the ones that would only cover your

hospital indemnity, like your doctor visits if you get sick, hospital visits for urgent care, but not preventative services. And then the NEC Enhanced would be the one that covers both benefits but has those co-pays. So those are the medical- Okay. ... plans. Then there is additional plans that they offer, but that you would have to add in addition if you do add one of the medical plans. For example, like dental is one, vision, behavior health, term life, short-term 24-hour group accident, critical illness with cancer benefits, and all of those additional plans have their separate deductions to them. So for dental for the plan for employee only, that would be a weekly deduction of \$3.51. For vision, the plan for employee, that would come out to be a weekly deduction of \$2.15. So if you were to be interested in any of the additional ones, we would have to add that in addition. Okay. Now the benefits guide that you sent me has all those prices and everything for all these? Correct. Mm-hmm. Okay. Um, I'm probably gonna end up going with the one that does the preventative and the hospital indemnity. Okay. So the- Yeah. ... the NEC Enhanced? Yes. Um, did you want to verify that you received that PDF? Yes, ma'am, I did. Okay. Yeah, so that, those plans are on that PDF, and I was also gonna tell you that, um, the medical plans, so the two Ensure plans, the Ensure basic, the Ensure Plus Enhanced, the one that covers both the preventative and the hospital indemnity, and then the preventative one itself, as well as vision and dental, are under a IRS regulation called Section 125. So Section 125 allows you to pay those particular plans with pre-taxed dollars. However, to make changes like in the... Like let's say if you wanted to add dependents to those plans or, um, cancel the plans, you would have to do it before your personal open enrollment period is up. So you would have to do it before December 26, because if you wait and you call on the 27th, um, or like you call later on to cancel those plans or add dependents, they're gonna tell you that you're gonna have to wait for the company open enrollment period. To make any changes or to drop any plans under those IRS regulations, you have to be within the first 30 days of receiving your first check or be in the company's open enrollment period, which for MAU it's actually in the month of December. I don't have those dates yet, but it looks like it's coming up. So for you it would just be d- um, for now it would be D- December 27th. Okay. All right. Well, let me take a look at these and, um, I'll give you a call back. Okay. I hope you have a great day. Thank you for your time. Thank you. Thank you.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: I need to set up , um, signing up for benefits.

Speaker speaker_1: Okay. What staff and agency do you work for?

Speaker speaker_2: MAU.

Speaker speaker_1: And then, what are the last four of your social?

Speaker speaker_2: 2108.

Speaker speaker_1: Thank you. For security purposes, do you mind, um, verifying your first and last name for me?

Speaker speaker_2: Jamie Mitchell.

Speaker speaker_1: I'm sorry. You said 2108 for your social?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Or... Okay. Thank you.

Speaker speaker_2: 2108.

Speaker speaker_1: Okay. And then, could you please verify your address and your date of birth for me?

Speaker speaker_2: 174 Dusty Lane, Ashland, Alabama 36312. And my date of birth is 09/01/'81.

Speaker speaker_1: Is your phone number three- still 334-796-2514?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And then, I have your first name, last name, 4210@gmail.com as your email file. Is that still up to date?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Did you want me to go ahead and send you the benefit guide to your email file? So what that guide has is all the plans that they offer, as well as the prices for those plans.

Speaker speaker_2: Sure. Uh, I would... That, that... That would be great. And how long do I have to actually sign up?

Speaker speaker_1: Okay. Yeah, I can check that for you. Um, I was gonna tell you that if you wish, I can explain the plans to you as well.

Speaker speaker_2: Oh, definitely.

Speaker speaker_1: Okay. So you have till December 26th to enroll.

Speaker speaker_2: Okay.

Speaker speaker_1: So they give you 30 days from the day that you receive your first check to be eligible to enroll. Um, and it looks like the 26th would be the last day that you have-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to give us a call and actually enroll. But I'm gonna go ahead and send you that benefit guide. And if you want, I can go over the plans with you.

Speaker speaker_2: That, that'll be fine.

Speaker speaker_1: Okay. Give me one second. I'm sending that right now. Okay. I went ahead and sent you that to your email. Do you mind verifying that you have received it?

Speaker speaker_2: I sure will. Give me just a second.

Speaker speaker_1: It should come from my email that says info@benefitsinacard.com.

Speaker speaker_2: Yes, ma'am. I did receive it.

Speaker speaker_1: Okay. So when you open that PDF, it's gonna show you all the plans that they offer. So the first plan that I'm gonna go over is only a preventative plan. It's only gonna cover, like, one physical visit a year, some vaccinations, some STD screenings, some STD s-some STD and, um, even counseling screenings. It's only for preventative services though, so it's not gonna cover any doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. This plan is called the MUC Stay Healthy, so it's only for preventative care. It does require you to stay within the network and only use their preferred providers. But it does include pre- preventative prescription benefits through Alexar. And it includes something called Walmart Health Virtual Care, which gives you medical assistance with medical providers virtually. However, like I said earlier, this plan is only for preventative services and would only cover, like, some cancer screenings, some STD screenings, some vaccinations, and, like, your annuals, but it's only for preventative services. If you were to get this plan for employee only, you would be paying a weekly deduction from your paycheck of \$10.27 for the employee-only plan. They also offer two other medical plans. These are called the Ensure Plus and the Ensure Plus Enhanced. These are the plans that will cover your doctor visits if you were to get sick, your hospital visits if you were to get injured, urgent care, emergency room, and even surgeries. However, these two plans don't cover any preventative care, so it's vice versa. Um, with these two plans also, you're not required to just stay within the network. You can use providers outside of the network or in the network to receive coverage. They also include prescription benefits but through Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medications. And for the non-generic, they offer some type of a discount. These two plans also include the Walmart Health Virtual Care, which provides medical assistance with medical providers virtually. The main difference between these two plans is that out of the Ensure Plus and the Ensure Plus Enhanced, the Ensure Plus Enhanced would pay a greater dollar amount towards whatever service you go for. So for example, if you were to go for a daily..... hospital confinement, the Ensure Plus would pay a flat fee of \$50 per day, while the Ensure Plus Enhanced would cover \$100 per day. For intensive care, the Ensure Plus would cover \$200 per day, while the Ensure Plus Enhanced would cover \$4,000 per day. For annual first occurrence in hospital, the Ensure Plus would cover \$500, while the Ensure Plus Enhanced would cover \$1,500. For surgical, the Ensure Plus would cover up to \$1,000 based on surgical schedule, and the Ensure Plus Enhanced would pay up to \$2,000 based on surgical schedule. Everything after that, it stays the same. Anesthesia benefit stays the same, outpatient visits, diagnostic testing, wellness exams, hospital emergency, physician office, emergent dental work, hospital admission, all those areas stay the same. However, in four areas, the Ensure Plus Enhanced does pay a little bit more towards that service. So if you were to select between these two En- Ensure Plus, for the Ensure Plus basic, it would be a weekly deduction of \$17.39. And then for the Ensure Plus Enhanced for the plan for employee, it would be a

weekly deduction of \$24.69. There is a fourth medical plan also, this one's called the NEC Enhanced. This is the one that offers both your preventative care benefit as well as your hospital indemnity. So this one would cover both areas, like one physical visit a year, some vaccines, cancer, STD screenings, and it would also cover visits for doctor visits if you were to get sick, hospital visits, urgent care, emergency room, surgery. So this one combines those benefits, but requires you to pay co-pays. In the area of primary care, you would be limited to four visits annually per person or 10 per family, and the co-pay in that area would be of \$10. For specialty care visits, you would be limited to four visits annually per person or 10 per family, and the co-pay in that area is of \$50. For urgent care visits, you're limited to four visits annually per person or 10 per family, and the co-pay in that area is \$60. You have pre-prescription benefits through Alexar and through Pharmaville, but with your preventative prescriptions you would be required a co-payment. So for the pharmacy option for the NEC Enhanced, you would have a 30-day supply and a \$5 co-payment is required. For the mail order option, you would have an 8-day supply and a \$15 co-payment would be required. You also have prescription benefits through Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medication and for the non-generic they offer a discount. This plan also includes the Walmart Health virtual care, and it covers flat fees in the area of hospital admission, hospital confinement, surgery and hospital, medical imaging, advanced study. If you were to select the NEC Enhanced for employee only, that would be a weekly deduction of \$24.89. So those are the four plans, medical plans that they offer. So the first one is the basic one, which is the Stay Healthy NEC, which is only for preventative services. Then there's the two Ensure plans, which is the Ensure Plus and the Ensure Plus Enhanced, which are the ones that would only cover your hospital indemnity, like your doctor visits if you get sick, hospital visits for urgent care, but not preventative services. And then the NEC Enhanced would be the one that covers both benefits but has those co-pays. So those are the medical-

Speaker speaker_2: Okay.

Speaker speaker_1: ... plans. Then there is additional plans that they offer, but that you would have to add in addition if you do add one of the medical plans. For example, like dental is one, vision, behavior health, term life, short-term 24-hour group accident, critical illness with cancer benefits, and all of those additional plans have their separate deductions to them. So for dental for the plan for employee only, that would be a weekly deduction of \$3.51. For vision, the plan for employee, that would come out to be a weekly deduction of \$2.15. So if you were to be interested in any of the additional ones, we would have to add that in addition.

Speaker speaker_2: Okay. Now the benefits guide that you sent me has all those prices and everything for all these?

Speaker speaker_1: Correct. Mm-hmm.

Speaker speaker_2: Okay. Um, I'm probably gonna end up going with the one that does the preventative and the hospital indemnity.

Speaker speaker_1: Okay. So the-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... the NEC Enhanced?

Speaker speaker_2: Yes.

Speaker speaker_1: Um, did you want to verify that you received that PDF?

Speaker speaker_2: Yes, ma'am, I did.

Speaker speaker_1: Okay. Yeah, so that, those plans are on that PDF, and I was also gonna tell you that, um, the medical plans, so the two Ensure plans, the Ensure basic, the Ensure Plus Enhanced, the one that covers both the preventative and the hospital indemnity, and then the preventative one itself, as well as vision and dental, are under a IRS regulation called Section 125. So Section 125 allows you to pay those particular plans with pre-taxed dollars. However, to make changes like in the... Like let's say if you wanted to add dependents to those plans or, um, cancel the plans, you would have to do it before your personal open enrollment period is up. So you would have to do it before December 26, because if you wait and you call on the 27th, um, or like you call later on to cancel those plans or add dependents, they're gonna tell you that you're gonna have to wait for the company open enrollment period. To make any changes or to drop any plans under those IRS regulations, you have to be within the first 30 days of receiving your first check or be in the company's open enrollment period, which for MAU it's actually in the month of December. I don't have those dates yet, but it looks like it's coming up. So for you it would just be d- um, for now it would be D- December 27th.

Speaker speaker_2: Okay. All right. Well, let me take a look at these and, um, I'll give you a call back.

Speaker speaker_1: Okay. I hope you have a great day. Thank you for your time.

Speaker speaker_2: Thank you.

Speaker speaker_1: Thank you.